

**REMARKS/ARGUMENTS**

Upon entry of this Amendment, which amends claims 1, 2, 11, 15, 24, 30, 34, 38, 42, 46, and 55, claims 1-65 remain pending. In the Office Action, the Examiner rejected claims 1-65 under 35 U.S.C. § 102(e) as being anticipated by Slater (U.S. Patent No. 6,098,053). Applicant respectfully requests reconsideration of the claims in view of the amendments above and comments below.

Applicant thanks the Examiner for the Interview on April 19, 2004. During the Interview, the cited references and claims were discussed.

Slater discloses a purchaser that provides a merchant with digitally signed electronic payment instructions. The merchant then appends merchant instructions and digitally signs the merchant instructions. *See Slater, col. 5, lines 51-60.*

Claim 2, as amended, recites a transaction authorization request including a digital certificate passed through said merchant from a user and a transaction order that was digitally signed by the user using a private key associated with a public key. The digital certificate includes a binding between financial account datum and a public key of the user where the binding is performed using a cryptographic verification key associated with a trusted party. The binding is then verified using the cryptographic verification key or a key associated with the cryptographic verification key, which verifies the public key was bound using the cryptographic verification key by the trusted party that performs the binding.

Applicant submits that Slater does not disclose or suggest at least the binding of financial account datum and a public key using a cryptographic verification key. Further, Slater does not disclose or suggest that the digital certificate received from the user that includes the binding and that the transaction order is digitally signed using the private key.

Slater discloses that a purchase order is digitally signed and provided to a merchant. Applicant submits that this does not disclose or suggest receiving a digital certificate and a transaction order signed by the user using a private key. The digital certificate includes a binding between financial account datum and a public key of the user using a cryptographic verification key. Slater does not disclose or suggest at least the digital certificate that includes

the binding. Also, in Slater, the merchant appends merchant instructions to the purchase order and signs the instructions. This still does not disclose or suggest the binding as claimed. Accordingly, Applicant respectfully requests withdrawal of the rejection of claim 2.

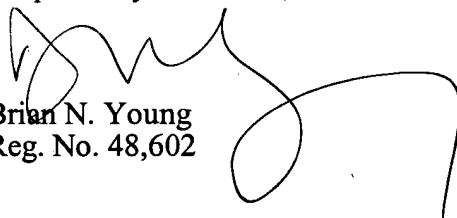
Claims 1, 15, 30, 34, 38, 42, and 46 are allowable for at least a similar rationale as discussed with respect to claim 2. Also, claims 3-14 depend from claim 2, claims 16-29 depend from claim 15, claims 31-33 depend from claim 30, claims 35-37 depend from claim 34, claims 43-45 depend from claim 42, and claims 47-65 depend from claim 46, respectively, and thus derive patentability at least therefrom.

**CONCLUSION**

In view of the foregoing, Applicant believes all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-576-0200.

Respectfully submitted,

  
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